

OFFICE OF THE COMMISSIONER OF INSURANCE

IN RE: CHASSITY ANN TILLMAN

CAUSE NUMBER: 19-7410**INSURANCE PRODUCER LICENSE NUMBER: 10097713**

FINDINGS OF FACT AND ORDER OF REVOCATION

THIS CAUSE came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter “Commissioner”), by and through his specially designated appointee, (hereinafter “Hearing Officer”), in Conference Room 205 of the Bolton State Office Building, 1141 Bayview Avenue, Biloxi, Mississippi 39530 on Tuesday, July 16, 2019, at 10:00 a.m. This hearing was held pursuant to a Notice of Hearing and Statement of Charges mailed to Chassity Ann Tillman on May 14, 2019. The Commissioner, by and through the designated Hearing Officer, having heard and considered all of the testimony and evidence produced by the parties herein, makes the following findings:

AUTHORITY

The hearing was held pursuant to the provisions of *Mississippi Code Annotated*, § 83-17-51, *et seq.* (Supp. 2017) providing for the licensing of insurance producers by the Mississippi Insurance Department (“MID”), and specifically under *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017), providing for disciplinary actions against insurance producers.

NOTICE AND HEARING

1. A Notice of Hearing and Statement of Charges ("Notice Letter") was sent by certified mail, return receipt requested to Chassity Ann Tillman on May 14, 2019, at the home and business addresses she provided to the MID. This Notice Letter also was sent to Chassity Ann Tillman at her provided home and business addresses via First Class United States Mail and at her provided personal and business email addresses.
2. Chassity Ann Tillman did not pick up the certified Notice Letter sent to her business address in Metairie, Louisiana. This certified Notice Letter was returned to the MID on July 1, 2019. However, Ms. Tillman did pick up the other certified Notice Letters, received the Notice Letter mailed via First Class, United States Mail, and also received the emailed Notice Letters sent to her personal and business email addresses. Thus, Ms. Tillman was provided proper notice.
3. Pursuant to said Notice Letter, a hearing was scheduled for Tuesday, July 16, 2019, at 10:00 a.m.
4. Chassity Ann Tillman attended the scheduled hearing.

FINDINGS OF FACT

- I. The MID received a complaint dated September 15, 2017, from Clifford Ladner, the owner of DeWitt Insurance Agency in Diamondhead, Mississippi. Chassity Ann Tillman worked at DeWitt Insurance Agency on February 2, 2017, the date she wrote a homeowner's insurance policy for a home located in Bay Saint Louis, Mississippi. The insured client paid the one year premium of \$1,163.00 in cash at DeWitt Insurance Agency. This matter came to the attention of Cliff Ladner/DeWitt Insurance Agency by notification from its insured client that she had received a bill for a premium payment

from Prime Rate Premium Finance Corporation, indicating that she owed a premium payment for her homeowner's policy.

2. Clifford Ladner's complaint outlined a sequence of events that indicated that \$721.31 of this cash payment was missing from DeWitt Insurance Agency. DeWitt Insurance conducted a search for the missing premium money. The missing cash premium payment was never located. Ultimately, DeWitt Insurance Agency paid the insured client's premium to Prime Rate Premium Finance Corporation in order to guarantee its insured client's homeowner's insurance coverage.
3. DeWitt Insurance Agency's search yielded sufficient information to support the agency's suspicion that Ms. Tillman had taken the insured/client's cash premium payment, had forged its insured client's signature on a premium finance application (which was not needed since the full one year premium was paid in cash), and had forged its insured client's signature on a money order to the finance company in partial payment of the unrequested finance agreement.
4. On or about August 28, 2017, Ms. Tillman resigned from DeWitt Insurance Agency's employment and opened her own business known as Coast Reliable Agency, LLC.
5. As part of its investigation, the MID sent a series of questions to Ms. Tillman. One of these written questions asked Ms. Tillman if she had repaid the \$721.31 paid by Cliff Ladner/DeWitt Agency to Prime Rate. On November 20, 2017, Ms. Tillman sent an email to the MID's Investigation's Division stating the following: "Yes I have mailed DeWitt the full payment that was owed to them for the policy." Upon further investigation, the MID's Investigations Division was informed by Cliff Ladner that Ms. Tillman had not repaid the DeWitt Agency and that this money actually was repaid to

DeWitt Insurance Agency on December 12, 2018, following a hearing in the City of Diamondhead, Hancock County, Mississippi, on the criminal affidavit filed by Clifford Ladner against Ms. Tillman for embezzlement of the \$721.31. These facts were substantiated by the Abstract of Court Record dated February 4, 2019, obtained by the MID from the Diamondhead Municipal Court.


CONCLUSIONS OF LAW

1. Chassity Ann Tillman is in violation of the following provisions of *Mississippi Code Annotated*, § 83-17-71(1) (Supp. 2017):
 - (d) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;
 - (e) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (h) Using fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere; and
 - (j) Forging another's name to an application for insurance or to any document related to an insurance transaction.
2. These violations subject Ms. Tillman to the various disciplinary actions set forth in *Mississippi Code Annotated*, § 83-17-71 (Supp. 2017); specifically, the Commissioner may revoke her insurance producer license and may level a civil penalty against her in the amount of \$1,000.00 per violation.

ORDER


IT IS, THEREFORE, ORDERED AS FOLLOWS: That the insurance producer license of Chassity Ann Tillman is hereby revoked. That Chassity Ann Tillman is assessed an administrative penalty in the amount of five hundred dollars (\$500.00) for each of the four violations of the above outlined insurance laws of the State of Mississippi. That Chassity Ann Tillman shall pay the total fine of two thousand dollars (\$2,000.00), which shall be payable to the Mississippi Department of Insurance, on or before the 30th day following the date of this Order.

SO ORDERED, this the 16th day August 2019.

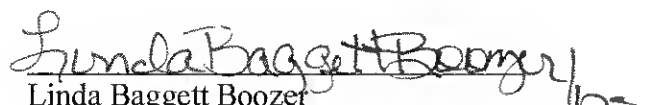


MIKE CHANEY
COMMISSIONER OF INSURANCE

PRESENTED BY:



Daniel Bradshaw
Senior Attorney and Hearing Officer



Linda Baggett Boozer
Special Assistant Attorney General